

Flat 5, 1 Haig Lane Edinburgh EH6 5GA 06/01/2025

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# SINGLE SURVEY REPORT

FLAT 5, 1 HAIG LANE EDINBURGH EH6 5GA

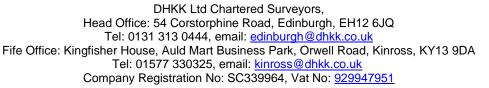
**INSPECTION DATE:** 

18<sup>TH</sup> DECEMBER 2024

PREPARED BY:

LYNDSAY GOWANS, MRICS









#### 1. INFORMATION AND SCOPE OF INSPECTION

This section tells you about the type, accommodation, neighbourhood, age and construction of the property. It also tells you about the extent of the inspection and highlights anything that the surveyor could not inspect.

All references to visual inspection refer to an inspection from within the property without the need to move any obstructions and externally from ground level within the site and adjoining public areas. Any references to left or right are taken facing the front of the property.

The inspection is carried out without causing damage to the building or its contents and without endangering the occupiers or the surveyor. Heavy furniture, stored items and insulation are not moved. Unless identified in the report the surveyor will assume that no harmful or hazardous materials or techniques have been used in the construction. The presence or possible consequences of any site contamination will not be researched.

Services such as TV/cable connection, internet connection, swimming pools and other leisure facilities etc. were not inspected or reported on.

Description
The subjects comprise a first floor flat within a six-storey block containing circa 18 flatted units in total.
Accommodation
First Floor; Entrance Hall, Living Room/Dining Room/Kitchen, Master Bedroom with Ensuite Shower Room, Second Bedroom and Bathroom.
Gross internal floor area (m²)
Extends to 61 m <sup>2</sup> or thereby.
Neighbourhood and location
The property is situated within an established residential area of mixed style properties lying to the east of Edinburgh city centre and convenient for all local amenities.
Age
2020 approximately.
Weather
Dry and overcast.



# **Chimney stacks**

Not Applicable.

# Roofing including roof space

Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally. Roof spaces were visually inspected and were entered where there was safe and reasonable access, normally defined as being from a 3m ladder within the property.

The roof is flat and presumably clad in a waterproof membrane or similar. No access afforded onto any flat roof platform or into any roof voids.

# Rainwater fittings

Visually inspected with the aid of binoculars where appropriate.

The rainwater fittings are incorporated within the roof structure to uPVC downpipes.

# Main walls

Visually inspected with the aid of binoculars where appropriate. Foundations and concealed parts were not exposed or inspected.

The external walls appear to be of a modern steel frame construction with a masonry external leaf being pointed externally.

# Windows, external doors and joinery

Internal and external doors were opened and closed where keys were available. Random windows were opened and closed where possible. Doors and windows were not forced open.

The windows throughout are of uPVC double glazed type. The front access door is of a timber variety. The communal access doors are metal and glazed.

## **External decorations**

Visually inspected.

uPVC and metal finishes noted.

# Conservatories / porches

Not Applicable.



## Communal areas

Circulation areas visually inspected.

Communal entrance hall, stairwell, lift and secure entry door system. Communal bicycle and bin stores are provided.

# Garages and permanent outbuildings

Not Applicable.

#### Outside areas and boundaries

Visually inspected.

The property benefits from communal garden grounds surrounding the block. The boundaries where seen are of masonry walls, timber and metal fencing. There are residence parking facilities adjacent to the block.

# Ceilings

Visually inspected from floor level.

The ceilings throughout appear to be of plasterboard finish.

# Internal walls

Visually inspected from floor level. Using a moisture meter, walls were randomly tested for dampness where considered appropriate.

The internal walls are predominantly stud and plasterboard.

# Floors including sub floors

Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.

Fitted floor coverings noted throughout.

# Internal joinery and kitchen fittings

Built-in cupboards were looked into but no stored items were moved. Kitchen units were visually inspected excluding appliances.

The kitchen fittings comprise wall and base type units with worktop surface areas present. The internal doors, skirting and facings are of a timber variety.

# Chimney breasts and fireplaces

Not Applicable.



#### Internal decorations

Visually inspected.

Paint and tile finishes noted.

#### **Cellars**

Not Applicable.

# **Electricity**

Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on.

Mains supply with the consumer unit and meter located in the entrance hall cupboard.

#### Gas

Accessible parts of the system were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on.

Mains supply with the meter located in the entrance hall cupboard.

# Water, plumbing and bathroom fittings

Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation. No tests whatsoever were carried out to the system or appliances.

Mains supply. The plumbing where seen is of copper supply pipes and uPVC wastepipes.

The sanitary fittings consist of a three-piece bathroom suite and a three-piece ensuite shower room.

## Heating and hot water

Accessible parts of the system were visually inspected apart from communal systems, which were not inspected. No tests whatsoever were carried out to the system or appliances.

The property benefits from a gas fired central heating system to steel panelled radiators. Hot water is presumed to be provided by the central heating system. The boiler is located within the second bedroom cupboard.



# Drainage

Drainage covers etc were not lifted. Neither drains nor drainage systems were tested.

Connected to the main public sewer.

# Fire, smoke and burglar alarms

Visually inspected. No tests whatsoever were carried out to the system or appliances.

Fire Safety Legislation effective from February 2022 requires a smoke alarm to be installed in the room most frequently used for living purposes and in every circulation space on each floor. A heat detecting alarm must be installed in every kitchen area and all smoke and heat alarms must be ceiling mounted and interlinked. Where there is a carbon-fuelled appliance, e.g. central heating boiler, open fire, wood-burning stove etc, a carbon monoxide detector is also required. The purchaser(s) should appraise themselves of the requirements of this legislation and engage with appropriate accredited contractors to ensure compliance.



# Any additional limits to inspection:

Only the subject flat and internal communal areas giving access to the flat were inspected.

If the roof space or under-building / basement is communal, reasonable and safe access is not always possible. If no inspection was possible, this will be stated. If no inspection was possible, the surveyor will assume that there are no defects that will have a material effect on the valuation.

The building containing the flat, including any external communal areas, was visually inspected only to the extent that the surveyor is able to give an opinion on the general condition and standard of maintenance.

We did not inspect the property for the purpose of identifying invasive plants. Invasive plant species are ones which typically cause ecological or economic harm in a new environment where they are not native. In some instances, invasive plants can also cause damage to built structures and may render property unsuitable for mortgage lending. While not an exhaustive list, invasive plant species include Japanese Knotweed, Giant Hogweed and Himalayan Balsam. Our valuation is made on the basis that invasive plant species are not present and note that identification is best carried out by a specialist contractor. Commonly invasive plant species require eradication by licensed contractors and the cost of eradication works may prove significant. Where we are made aware of invasive plant species being present at a property, we reserve the right to revise our assessment of Market Value.

The valuation assumes that no deleterious nor hazardous materials nor techniques have been used in the construction, and that the land is not contaminated.

A structural survey was not instructed and we have not inspected the woodwork or other parts of the property which are covered, unexposed or inaccessible and we are therefore unable to report that any such part of the property is free from defect.

It is outwith the scope of this inspection to determine whether or not asbestos based products are present within the property. Asbestos was widely used in the building industry until around 1999, when it became a banned substance. If you have any concerns you should engage the services of a qualified asbestos surveyor.

The property was furnished and had fitted floor coverings, therefore no detailed inspection was possible of the floors. Internal cupboards were generally filled with storage items. Windows and external doors were not all fully opened or tested.

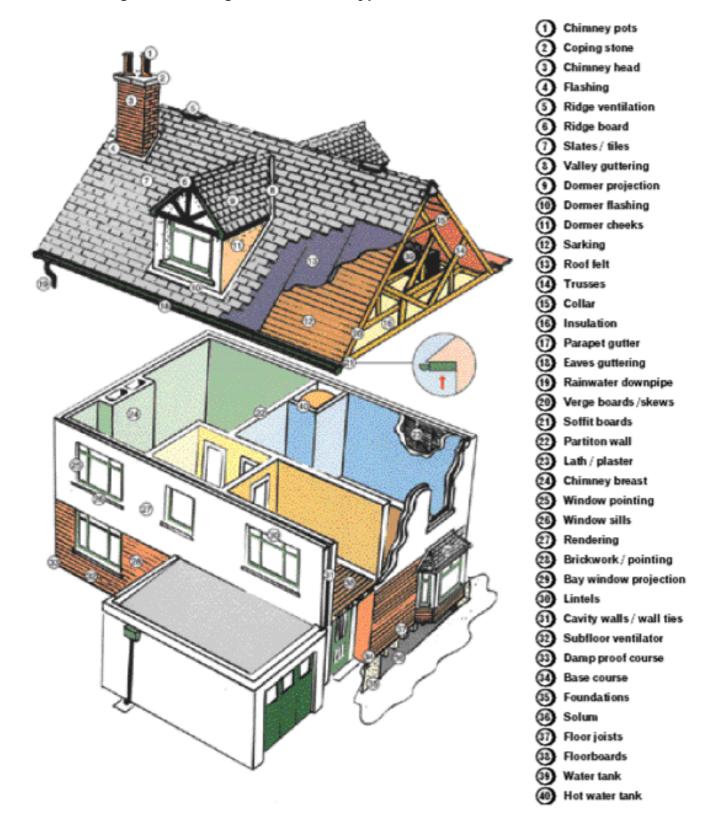
No tests have been undertaken of any appliance or system. No access was available beneath sanitary or kitchen fittings. No access was available to any sub-floor areas.

The external building fabric has been inspected from ground level only. Exposure work has not been carried out.

No access afforded onto any flat roof platform or into any roof voids. No access gained into the bicycle or bin stores. No view of the roof from ground level.



# Sectional diagram showing elements of a typical house



Reference may be made in this report to some or all of the above component parts of the property. This diagram may assist you in locating and understanding these terms.



# 2. CONDITION

This section identifies problems and tells you about the urgency of any repairs by using one of three categories.

Structural movement				
Repair category	1			
Notes:	There was no evidence of significant structural movement within the			
	limitations of our inspection			
Dampn	ess, rot and infestation			
Repair category	1			
Notes:	Random damp meter readings were taken throughout the property using a moisture meter however no significant recordings were noted. For the purposes of this report, we presume that those areas not inspected are free from defects.			
Chimne	ey stacks			
Repair category:	Not Applicable.			
Notes:	Not Applicable.			
Roofing	g including roof space			
Repair category:	1			
Notes:	There is a flat roof platform. It should be appreciated that this type of covering can have a limited life span and will require a higher than normal degree of ongoing maintenance and eventual replacement. It may be prudent to confirm the service history of the roof covering.			
Rainwa	iter fittings			
Repair category:	1			
Notes:  Within the limitations of our inspection, no significant disrepair was to rainwater fittings. It will however be appreciated that the insp was carried out during dry weather conditions. Sometimes deferrainwater fittings are only apparent during or after heavy rainfall.				
	No inspection of the gutters was possible. These should be checked and maintained on a regular basis as gutters of this type can be a source of water ingress and resultant defects.			



CHARTERED SURVEYORS				
Main v	valls			
Repair category:	1			
Notes:	The external walls to the property appear generally satisfactory allowing for weathering commensurate with its age and type of construction.			
Windo	ws, external doors and joinery			
Repair category:	1			
Notes:	Within the limitations of our inspection the windows appeared in satisfactory repair. A precautionary check of all windows and doors is advised.			
Extern	al decorations			
Repair category:	1			
Notes:	Paint finished and decorated external surfaces will require redecoration on a regular basis.			
Conse	rvatories / porches			
Repair category:	Not Applicable.			
Notes:	Not Applicable.			
Comm	unal areas			
Repair category:	1			
Notes:	Within the limitations of our inspection the communal areas appeared in satisfactory repair.			
	There will be a factoring charge for the upkeep of the communal areas and lift system, and this should be confirmed prior to purchase.			
Garage	es and permanent outbuildings			
Repair category:	Not Applicable.			
Notes:	Not Applicable.			
Outsid	le areas and boundaries			
Repair category:	1			
Notes:	Boundary walls and fences should be regularly checked and maintained as necessary. The boundaries will require clarification from the title documents.			



Ceilings			
Repair category:	1		
Notes:	Within the limitations of our inspection the plaster finishes to ceilings appeared in satisfactory repair.		
Interna	l walls		
Repair category:	1		
Notes:	Within the limitations of our inspection the plaster finishes to the internal walls and partitions appeared in satisfactory repair.		
Floors in	ncluding sub-floors		
Repair category:	1		
Notes:	The floors, where visible, appear generally satisfactory allowing for age.		
Interna	l joinery and kitchen fittings		
Repair category:	1		
Notes:	The internal joinery finishes are in good order and in keeping with a property of this age and type.		
	The kitchen fittings are of modern style and appeared generally satisfactory commensurate with their type.		
Chimne	y breasts and fireplaces		
Repair category:	Not Applicable.		
Notes:	Not Applicable.		
Interna	I decorations		
Repair category:	1		
Notes:	The property is in good decorative order.		
Cellars			
Repair category:	Not Applicable.		
Notes:	Not Applicable.		



CHARLERED SURVETORS				
Electric	ity			
Repair category:	1			
Notes:	The Institute of Electrical Engineers recommends that inspections and testings are undertaken at least every ten years and on a change of occupancy. It should be appreciated that only the most recently constructed or re-wired properties will have installations which fully comply with IEE regulations.			
Gas				
Repair category:	1			
Notes:	All gas systems and appliances should be tested and thereafter regularly maintained by a Gas Safe registered contractor. It should be confirmed that the gas systems and appliances within the property have been checked by a Gas Safe engineer within the previous 12 months. The gas systems and appliances were not tested as part of our inspection.			
Water,	plumbing and bathroom fittings			
Repair category:	1			
Notes:	No tests have been undertaken of the system. The sanitary fittings are of modern style and appeared generally satisfactory commensurate with their type.  The seals and grout surrounding the ensuite shower are discoloured and maintenance is recommended. Seals surrounding bath/shower units are frequently troublesome and require ongoing maintenance. Failure to seals can result in dampness/decay to underlying/adjoining areas.			
Heating	g and hot water			
Repair category:	1			
Notes:	It is assumed that the central heating system has been properly installed, updated and maintained to meet with all current regulations and standards with particular regard to fluing and ventilation requirements. A precautionary check of the heating and hot water system is advised.			
Drainag	je			
Repair category:	1			
Notes:	All foul and surface water drainage is assumed to be to the main public sewer. The system was not tested.			



Set out below is a summary of the condition of the property which is provided for reference only. You should refer to the comments above for detailed information.

Structural movement	1
Dampness, rot and infestation	1
Chimney stacks	Not Applicable
Roofing including roof space	1
Rainwater fittings	1
Main walls	1
Windows, external doors and joinery	1
External decorations	1
Conservatories / porches	Not Applicable
Communal areas	1
Garages and permanent outbuildings	Not Applicable
Outside areas and boundaries	1
Ceilings	1
Internal walls	1
Floors including sub-floors	1
Internal joinery and kitchen fittings	1
Chimney breasts and fireplaces	Not Applicable
Internal decorations	1
Cellars	Not Applicable
Electricity	1
Gas	1
Water, plumbing and bathroom fittings	1
Heating and hot water	1
Drainage	1

# **Repair Categories**

# Category 3:

Urgent Repairs or replacement are needed now. Failure to deal with them may cause problems to other parts of the property or cause a safety hazard. Estimates for repairs or replacement are needed now.

# Category 2:

Repairs or replacement requiring future attention, but estimates are still advised.

## Category 1:

No immediate action or repair is needed.

#### Remember

The cost of repairs may influence the amount someone is prepared to pay for the property. We recommend that relevant estimates and reports are obtained in your own name.

# Warning

If left unattended, even for a relatively short period, Category 2 repairs can rapidly develop into more serious Category 3 repairs. The existence of Category 2 or Category 3 repairs may have an adverse effect on marketability, value and the sale price ultimately achieved for the property. This is particularly true during slow market conditions where the effect can be considerable.



## 3. ACCESSIBILITY INFORMATION

# **Guidance Notes on Accessibility Information**

Three steps or fewer to a main entrance door of the property: In flatted developments the 'main entrance' would be the flat's own entrance door, not the external door to the communal stair. The 'three steps or fewer' are counted from external ground level to the flat's entrance door. Where a lift is present, the count is based on the number of steps climbed when using the lift.

<u>Unrestricted parking within 25 metres:</u> For this purpose, 'Unrestricted parking' includes parking available by means of a parking permit. Restricted parking includes: Parking that is subject to parking restrictions, as indicated by the presence of solid yellow, red or white lines at the edge of the road or by a parking control sign, parking meters or other coin-operated machines.

1.	Which floor(s) is the living accommodation on?	First
2.	Are there three steps or fewer to a main entrance door of the property?	Yes
3.	Is there a lift to the main entrance door of the property?	Yes
4.	Are all door openings greater than 750mm?	Yes
5.	Is there a toilet on the same level as the living room and kitchen?	Yes
6.	Is there a toilet on the same level as a bedroom?	Yes
7.	Are all rooms on the same level with no internal steps or stairs?	Yes
8.	Is there unrestricted parking within 25 metres of an entrance door to the building?	Yes



#### 4. VALUATION AND CONVEYANCER ISSUES

This section highlights information that should be checked with a solicitor or licensed conveyancer. It also gives an opinion of market value and an estimated re-instatement cost for insurance purposes.

# Matters for a solicitor or licensed conveyancer

Usual Scottish legal enquiries should be made. If the legal advisers find there are significant variations from the standard assumptions then this should be referred back to the Surveyor.

We are unaware of any easements, servitudes or rights of way which may adversely affect the property. These matters should be confirmed by reference to the Title Documents.

The subjects form part of a block of flats, and it has been assumed that the maintenance/repair costs of the common parts of the building and external grounds will be shared on an equitable basis with the adjoining proprietors. It is therefore assumed that the costs of repairs detailed within this report which relate to these areas should be apportioned accordingly, although exact liability should be confirmed.

There will be a factoring charge for the upkeep of the communal areas and lift system, and this should be confirmed prior to purchase.

The outstanding term of the NHBC Guarantee or equivalent should be lodged with the Title Deeds.

There is an undeveloped site located opposite the property and further investigation should be made.



# Estimated re-instatement cost for insurance purposes

£190,000 (ONE HUNDRED AND NINETY THOUSAND POUNDS).

This figure is the estimate of the cost of rebuilding the premises and bears no direct relationship to Market Value. Building costs have in recent years been increasing significantly above underlying inflation. We recommend that the reinstatement value of the property be subject to regular review to ensure that you have adequate insurance cover.

## Valuation and market comments

It is our opinion the current Market Value of the property on a basis of vacant possession and in current condition may be fairly stated at the sum of £265,000 (TWO HUNDRED AND SIXTY FIVE THOUSAND POUNDS).

The Market Value expressed herein is effective as at the date of valuation. The Seller and Buyer are advised that Market Value may rise or fall as market conditions change. Should parties relying on this report and valuation consider market conditions to have changed materially from those prevalent at the date of this valuation, a revaluation should be instructed.

Report author: LYNDSAY GOWANS, MRICS

Ref: 22853/LG/NKD

Address: DHKK Limited

54 Corstorphine Road, Edinburgh EH12 6JQ

Signed:

Date of report: 20<sup>TH</sup> DECEMBER 2024



## PART 1 – GENERAL

#### 1.1 THE SURVEYORS

The seller has engaged the surveyors to provide the Single Survey Report and a generic Mortgage Valuation Report for lending purposes. The seller has also engaged the surveyors to provide an energy report in the format prescribed by the accredited energy assessment company.

The surveyors are authorised to provide a transcript or retype of the generic Mortgage Valuation Report on a lender specific pro-forma. Transcript reports are commonly requested by brokers and lenders. The transcript report will be in the format required by the lender but will contain the same information, inspection date and valuation figure as the generic Mortgage Valuation Report and the Single Survey. The surveyors will decline any transcript request which requires the provision of information additional to the information in the Single Survey Report and the generic Mortgage Valuation Report until the seller has conditionally accepted an offer to purchase made in writing.

Once the seller has conditionally accepted an offer to purchase made in writing the purchaser's lender or conveyancer may request that the surveyors provide general comment on standard appropriate supplementary documentation. In the event of a significant amount of documentation being provided to the surveyors, an additional fee may be incurred by the purchaser. Any additional fee will be agreed in writing.

If information is provided to the surveyors during the conveyancing process which materially affects the valuation stated in the Single Survey Report and generic Mortgage Valuation Report, the surveyors reserve the right to reconsider the valuation. Where the surveyors require to amend the valuation in consequence of such information, they will issue an amended Single Survey Report and generic Mortgage Valuation Report to the seller. It is the responsibility of the seller to ensure that the amended Single Survey Report and generic Mortgage Valuation Report are transmitted to every prospective purchaser.

The individual surveyor will be a member or fellow of the Royal Institution of Chartered Surveyors who is competent to survey, value and report upon residential property.<sup>1</sup>

If the surveyors have had a previous business relationship within the past two years with the seller or seller's agent or relative to the property, they will be obliged to indicate this by ticking the adjacent box.

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The surveyors have a written complaints handling procedure. This is available from the offices of the surveyors at the address stated.

# 1.2 THE REPORT

The surveyors will not provide an amended Single Survey Report on the Property, except to correct factual inaccuracies.

The Single Survey Report will identify the nature and source of information relied upon in its preparation.

<sup>&</sup>lt;sup>1</sup> Which shall be in accordance with the current RICS Valuation Standards ("The Red Book") and RICS Codes of Conduct.



The surveyor shall provide a Market Value of the property, unless the condition of the property is such that it would be inappropriate to do so. A final decision on whether a loan will be granted rests with the lender who may impose retentions in line with their lending criteria. The date of condition and value of the property will be the date of inspection.

Prior to 1 December 2008, purchasers normally obtained their own report from their chosen surveyor. By contrast, a Single Survey is instructed by the seller and made available to all potential purchasers in the expectation that the successful purchaser will have relied upon it. The Royal Institution of Chartered Surveyors' rules require disclosure of any potential conflict of interest when acting for the seller and the purchaser in the same transaction. The Single Survey may give rise to a conflict of interest and if this is of concern to any party, they are advised to seek their own independent advice.

The report and any expressions or assessments in it are not intended as advice to the seller or purchaser or any other person in relation to an asking price or any other sales or marketing decisions.

The report is based solely on the property and is not to be relied upon in any manner whatsoever when considering the valuation or condition of any other property.

If certain minor matters are mentioned in the report, it should not be assumed that the property is free of other minor defects.

Neither the whole nor any part of the report may be published in any way, reproduced, or distributed by any party other than the seller, prospective purchasers and the purchaser and their respective professional advisers without the prior written consent of the surveyors.

## 1.3 LIABILITY

The report is prepared with the skill and care reasonably to be expected of a competent residential surveyor who is a member of the Royal Institution of Chartered Surveyors.

The report is addressed to the seller and was prepared in the expectation that it (or a complete copy) along with these Terms and Conditions (or a complete copy) would (or, as the case might be, would have been) be disclosed and delivered to

- the seller;
- any person(s) noting an interest in purchasing the property from the seller;
- any person(s) who make(s) (or on whose behalf is made) an offer to purchase the property, whether or not that offer is accepted by the seller;
- the purchaser; and
- the professional advisers of any of these.



The surveyors acknowledge that their duty of skill and care in relation to the report is owed to the seller and to the purchaser. The surveyors accept no responsibility or liability whatsoever in relation to the report to persons other than the seller and the purchaser. The seller and the purchaser should be aware that if a lender seeks to rely on this report they do so at their own risk. In particular, the surveyors accept no responsibility or liability whatsoever to any lender in relation to the report. Any such lender relies upon the report entirely at their own risk.

## 1.4 GENERIC MORTGAGE VALUATION REPORT

The surveyors undertake to the seller that they will prepare a generic Mortgage Valuation Report which will be issued along with the Single Survey. It is the responsibility of the seller to ensure that the generic Mortgage Valuation Report is provided to every potential purchaser.

## 1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES

The surveyors undertake that on being asked to do so by a prospective purchaser, or his/her professional adviser or lender, they will prepare a transcript Mortgage Valuation Report for lending purposes on terms and conditions to be agreed between the surveyors and lender and solely for the use of the lender and upon which the lender may rely. The decision as to whether finance will be provided is entirely a matter for the lender. The transcript Mortgage Valuation Report<sup>2</sup> will be prepared from information contained in the report and the generic Mortgage Valuation Report.

## 1.6 INTELLECTUAL PROPERTY

All intellectual property rights whatsoever (including copyright) in and to the Single Survey Report, excluding the headings and rubrics, are the exclusive property of the surveyors and shall remain their exclusive property unless they assign the same to any other party in writing.

#### 1.7 PAYMENT

The surveyors are entitled to refrain from delivering the report to anyone until the fee and other charges for it notified to the seller have been paid. Additional fees will be charged for subsequent inspections and reports.

#### 1.8 CANCELLATION

The seller will be entitled to cancel the inspection by notifying the surveyor's office at any time before the day of the inspection.

<sup>&</sup>lt;sup>2</sup> Which shall be in accordance with the current RICS Valuation Standards ("The Red Book") and RICS Rules of Conduct



The surveyor will be entitled not to proceed with the inspection (and will so report promptly to the seller) if after arriving at the property, the surveyor concludes that it is of a type of construction of which the surveyor has insufficient specialist knowledge to be able to provide the inspection satisfactorily. The surveyor will also be entitled not to proceed if after arriving at the property, the surveyor concludes that the property is exempt under Part 3 of The Housing (Scotland) Act 2006 as detailed in the (Prescribed Documents) Regulations 2008. If there is a potential threat to their health or personal safety, the inspection may be postponed or cancelled, at the surveyor's discretion.

In the case of cancellation or the inspection not proceeding, the surveyor will refund any fees paid by the seller for the inspection and report, except for expenses reasonably incurred and any fee due in the light of the final paragraph of this section.

In the case of cancellation by the seller, for whatever reason, after the inspection has taken place but before a written report is issued, the surveyor will be entitled to raise an invoice equivalent to 80% of the agreed fee.

## 1.9 PRECEDENCE

If there is any incompatibility between these Terms and Conditions and the report, these Terms and Conditions take precedence.

## 1.10 DEFINITIONS

- the "lender" is the party who has provided or intends or proposes to provide financial assistance to the purchaser towards the purchase of the property and in whose favour a standard security will be granted over the property;
- the "transcript Mortgage Valuation Report for lending purposes" means a separate report, prepared by the surveyor, prepared from information in the report and the generic Mortgage Valuation Report, but in a style and format required by the lender. The transcript Mortgage Valuation Report for lending purposes will be prepared with the skill and care reasonably to be expected from a surveyor who is a member of the Royal Institution of Chartered Surveyors and who is competent to survey, value and report on the property;
- the "generic Mortgage Valuation Report" means a separate report, prepared by the surveyor from information in the report but in the surveyor's own format;
- the "Market Value" is the estimated amount for which a property should exchange on the date of valuation between a willing buyer and a willing seller in an arm's-length transaction after proper marketing wherein the parties had each acted knowledgeably, prudently and without compulsion;
- the "property" is the property which forms the subject of the report;
- the "purchaser" is the person (or persons) who enters into a contract to buy the property from the seller:
- a "prospective purchaser" is anyone considering buying the property;



- the "report" is the report, of the kind described in Part 2 of these Terms and Conditions and in the form set out in Part 1 of Schedule 1 of the Housing (Scotland) Act 2006 (Prescribed Documents) Regulations 2008;
- the "seller" is/are the proprietor(s) of the property;
- the "surveyor" is the author of the report on the property; and
- the "surveyors" are the firm or company of which the surveyor is an employee, director, member or partner (unless the surveyor is not an employee, director, member or partner, when the surveyors means the surveyor) whose details are set out at the head of the report.
- The "energy report" is the advice given by the accredited energy assessment company, based on information collected by the surveyor during the inspection, and also includes an Energy Performance Certificate, in a Government approved format.

# PART 2 - DESCRIPTION OF THE REPORT

#### 2.1 THE SERVICE

The Single Survey is a report by an independent surveyor, prepared in an objective way regarding the condition and value of the property on the day of the inspection, and who is a member of the Royal Institution of Chartered Surveyors. It includes an energy report as required by statute and this is in the format of the accredited energy company. In addition, the surveyor has agreed to supply a generic mortgage valuation report.

#### 2.2 THE INSPECTION

The inspection is a general surface examination of those parts of the property which are accessible: in other words, *visible and readily available for examination from ground and floor levels, without risk of causing damage to the property or injury to the surveyor*.

All references to visual inspection refer to an inspection from within the property at floor level and from ground level within the site and adjoining public areas, without the need to move any obstructions. Any references to left or right are taken facing the front of the property.

The inspection is carried out with the seller's permission, without causing damage to the building or contents. Furniture, stored items and insulation are not moved.

Unless identified in the report the surveyor will assume that no harmful or hazardous materials have been used in the construction. The presence or possible consequences of any site contamination will not be researched.



The surveyor will not carry out an asbestos inspection and will not be acting as an asbestos inspector in completing a Single Survey of properties that may fall within the Control of Asbestos in the Workplace Regulations. In the case of flats, it will be assumed that there is a duty holder, as defined in the Regulations and that a register of asbestos and effective management plan are in place, which does not require any expenditure, or pose a significant risk to health. No enquiry of the duty holder will be made.

## 2.3 THE REPORT

The report will be prepared by the surveyor who carried out the property inspection and will describe various aspects of the property as defined by the headings of the Single Survey report with the comments being general and unbiased. The report on the location, style and condition of the property, will be concise and will be restricted to matters that could have a material effect upon value and will omit items that, in the surveyor's opinion, are not significant. If certain minor matters are mentioned, it should not be interpreted that the property is free of any other minor defects.

Throughout the report, the following repair categories will be used to give an overall opinion of the state of repair and condition of the property.

- 1. **Category 3:** Urgent repairs or replacement are needed now. Failure to deal with them may cause problems to other parts of the property or cause a safety hazard. Estimates for repairs or replacement are needed now.
- 2. Category 2: Repairs or replacement requiring future attention, but estimates are still advised.
- 3. **Category 1:** No immediate action or repair is needed.

**WARNING:** If left unattended, even for a relatively short period, Category 2 repairs can rapidly develop into more serious Category 3 repairs. The existence of Category 2 or Category 3 repairs may have an adverse effect on marketability, value and the sale price ultimately achieved for the property. This is particularly true during slow market conditions when the effect can be considerable.

Parts of the property, which cannot be seen or accessed, will not be reported upon and this will be stated. If the surveyor suspects that a defect may exist within an unexposed area and which could have a material effect upon the value, he may recommend further investigation by specialist contractors.

#### 2.4 SERVICES

Surveyors are not equipped or qualified to test the services and therefore no comment can be interpreted as implying that the design, installation and function of the services are in accordance/compliance with regulations, safety and efficiency expectations. However, comment is made where there is cause to suspect significant defects or shortcomings with the installations. No tests are made of any services or appliances.



#### 2.5 ACCESSIBILITY

A section is included to help identify the basic information interested parties need to know to decide whether to view a property.

#### 2.6 ENERGY REPORT

A section is included that makes provision for an energy report, relative to the property. The surveyor will collect physical data from the property and provide such data in a format required by an accredited energy company.

The surveyor cannot of course accept liability for any advice given by the energy company.

## 2.7 VALUATION AND CONVEYANCER ISSUES

The last section of the report contains matters considered relevant to the conveyancer (solicitor). It also contains the surveyor's opinion both of the market value of the property and of the re-instatement cost, as defined below.

"Market Value" is the estimated amount for which a property should exchange on the date of valuation between a willing buyer and a willing seller in an arm's-length transaction after proper marketing wherein the parties had each acted knowledgeably, prudently and without compulsion. In arriving at the opinion of the Market Value the surveyor also makes various standard assumptions covering, for example, vacant possession; tenure and other legal considerations; contamination and hazardous materials; the condition of un-inspected parts; the right to use mains services; and the exclusion of curtains, carpets etc. from the valuation. In the case of flats, the following further assumptions are made that:

- \*There are rights of access and exit over all communal roadways, corridors, stairways etc. and to use communal grounds, parking areas and other facilities;
- ➤ \*There are no particularly troublesome or unusual legal restrictions;
- ➤ \*There is no current dispute between the occupiers of the flats or any outstanding claims or losses; and the costs of repairs to the building are shared among the coproprietors on an equitable basis.

Any additional assumption, or any found not to apply, is reported.

"Re-instatement cost" is an estimate for insurance purposes of the current cost of rebuilding the property in its present form unless otherwise stated. This includes the cost of rebuilding the garage and permanent outbuildings, site clearance and professional fees, but excludes VAT (except on the fees).

Sellers or prospective purchasers should note that the Single Survey is valid for 12 weeks from the date of inspection. Sellers or prospective purchasers may consider it prudent to instruct a reinspection and revaluation after a period of 12 weeks (or sooner if appropriate) to reflect changing circumstances in the market and/or in the physical condition of the property.

# **Energy Performance Certificate (EPC)**

**Dwellings** 

# **Scotland**

## FLAT 5, 1 HAIG LANE, BONNINGTON, EDINBURGH, EH6 5GA

Dwelling type: Mid-floor flat
Date of assessment: 18 December 2024
Date of certificate: 20 December 2024

Total floor area: 61 m<sup>2</sup>

Primary Energy Indicator: 83 kWh/m²/year

**Reference number:** 9884-1955-9232-4004-7220 **RdSAP**, existing dwelling

Approved Organisation: Elmhurst

**Main heating and fuel:** Boiler and radiators, mains

gas

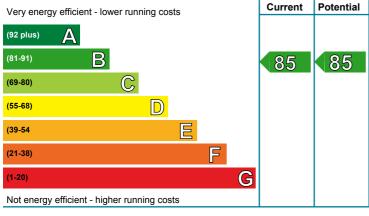
#### You can use this document to:

Compare current ratings of properties to see which are more energy efficient and environmentally friendly

# Estimated energy costs for your home for 3 years\*

£1,224

 $^st$  based upon the cost of energy for heating, hot water, lighting and ventilation, calculated using standard assumptions

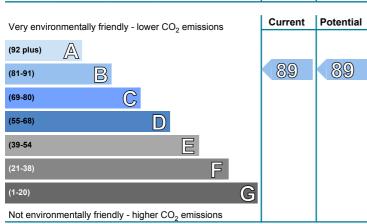


# **Energy Efficiency Rating**

This graph shows the current efficiency of your home, taking into account both energy efficiency and fuel costs. The higher this rating, the lower your fuel bills are likely to be.

Your current rating is **band B (85)**. The average rating for EPCs in Scotland is **band D (61)**.

The potential rating shows the effect of undertaking all of the improvement measures listed within your recommendations report.



# **Environmental Impact (CO<sub>2</sub>) Rating**

This graph shows the effect of your home on the environment in terms of carbon dioxide (CO<sub>2</sub>) emissions. The higher the rating, the less impact it has on the environment.

Your current rating is **band B (89)**. The average rating for EPCs in Scotland is **band D (59)**.

The potential rating shows the effect of undertaking all of the improvement measures listed within your recommendations report.

# Top actions you can take to save money and make your home more efficient

There are currently no improvement measures recommended for your home.

To find out more about the recommended measures and other actions you could take today to stop wasting energy and money, visit greenerscotland.org or contact Home Energy Scotland on 0808 808 2282.

THIS PAGE IS THE ENERGY PERFORMANCE CERTIFICATE WHICH MUST BE AFFIXED TO THE DWELLING AND NOT BE REMOVED UNLESS IT IS REPLACED WITH AN UPDATED CERTIFICATE

# Summary of the energy performance related features of this home

This table sets out the results of the survey which lists the current energy-related features of this home. Each element is assessed by the national calculation methodology; 1 star = very poor (least efficient), 2 stars = poor, 3 stars = average, 4 stars = good and 5 stars = very good (most efficient). The assessment does not take into consideration the condition of an element and how well it is working. 'Assumed' means that the insulation could not be inspected and an assumption has been made in the methodology, based on age and type of construction.

Element	Description	Energy Efficiency	Environmental
Walls	System built, as built, insulated (assumed)	****	****
Roof	(another dwelling above)	_	_
Floor	(another dwelling below)	_	_
Windows	Fully double glazed	****	<b>★★★★</b> ☆
Main heating	Boiler and radiators, mains gas	****	<b>★★★★</b> ☆
Main heating controls	Programmer, room thermostat and TRVs	****	<b>★★★★</b> ☆
Secondary heating	None	_	_
Hot water	From main system	****	<b>★★★★</b> ☆
Lighting	Low energy lighting in all fixed outlets	****	****

# The energy efficiency rating of your home

Your Energy Efficiency Rating is calculated using the standard UK methodology, RdSAP. This calculates energy used for heating, hot water, lighting and ventilation and then applies fuel costs to that energy use to give an overall rating for your home. The rating is given on a scale of 1 to 100. Other than the cost of fuel for electrical appliances and for cooking, a building with a rating of 100 would cost almost nothing to run.

As we all use our homes in different ways, the energy rating is calculated using standard occupancy assumptions which may be different from the way you use it. The rating also uses national weather information to allow comparison between buildings in different parts of Scotland. However, to make information more relevant to your home, local weather data is used to calculate your energy use, CO<sub>2</sub> emissions, running costs and the savings possible from making improvements.

# The impact of your home on the environment

One of the biggest contributors to global warming is carbon dioxide. The energy we use for heating, lighting and power in our homes produces over a quarter of the UK's carbon dioxide emissions. Different fuels produce different amounts of carbon dioxide for every kilowatt hour (kWh) of energy used. The Environmental Impact Rating of your home is calculated by applying these 'carbon factors' for the fuels you use to your overall energy use.

The calculated emissions for your home are 15 kg CO<sub>2</sub>/m<sup>2</sup>/yr.

The average Scottish household produces about 6 tonnes of carbon dioxide every year. Based on this assessment, heating and lighting this home currently produces approximately 0.9 tonnes of carbon dioxide every year. You could reduce emissions by switching to renewable energy sources.

# Estimated energy costs for this home

	Current energy costs	Potential energy costs	Potential future savings
Heating	£687 over 3 years	£687 over 3 years	
Hot water	£306 over 3 years	£306 over 3 years	N. 4
Lighting	£231 over 3 years	£231 over 3 years	Not applicable
Totals	£1,224	£1,224	

These figures show how much the average household would spend in this property for heating, lighting and hot water. This excludes energy use for running appliances such as TVs, computers and cookers, and the benefits of any electricity generated by this home (for example, from photovoltaic panels). The potential savings in energy costs show the effect of undertaking all of the recommended measures listed below.

# **Recommendations for improvement**

None

# Low and zero carbon energy sources

Low and zero carbon (LZC) energy sources are sources of energy that release either very little or no carbon dioxide into the atmosphere when they are used. Installing these sources may help reduce energy bills as well as cutting carbon.

LZC energy sources present: There are none provided for this home

# Your home's heat demand

In this section, you can see how much energy you might need to heat your home and provide hot water. These are estimates showing how an average household uses energy. These estimates may not reflect your actual energy use, which could be higher or lower. You might spend more money on heating and hot water if your house is less energy efficient. The table below shows the potential benefit of having your loft and walls insulated. Visit https://energysavingtrust.org.uk/energy-at-home for more information.

Heat demand	Existing dwelling	Impact of loft insulation	Impact of cavity wall insulation	Impact of solid wall insulation
Space heating (kWh per year)	1,146	N/A	N/A	N/A
Water heating (kWh per year)	1,497			_

# **About this document**

This Recommendations Report and the accompanying Energy Performance Certificate are valid for a maximum of ten years. These documents cease to be valid where superseded by a more recent assessment of the same building carried out by a member of an Approved Organisation.

The Energy Performance Certificate and this Recommendations Report for this building were produced following an energy assessment undertaken by an assessor accredited by Elmhurst (www.elmhurstenergy.co.uk), an Approved Organisation Appointed by Scottish Ministers. The certificate has been produced under the Energy Performance of Buildings (Scotland) Regulations 2008 from data lodged to the Scottish EPC register. You can verify the validity of this document by visiting www.scottishepcregister.org.uk and entering the report reference number (RRN) printed at the top of this page.

Assessor's name: Miss Lyndsay Gowans

Assessor membership number: EES/023714 Company name/trading name: DHKK Limited

Address: 54 Corstorphine Road

Edinburgh

Phone number: EH12 6JQ

Phone number: 0131 313 0444

Email address: survey@dhkk.co.uk

Related party disclosure: No related party

If you have any concerns regarding the content of this report or the service provided by your assessor you should in the first instance raise these matters with your assessor and with the Approved Organisation to which they belong. All Approved Organisations are required to publish their complaints and disciplinary procedures and details can be found online at the web address given above.

#### Use of this energy performance information

Once lodged by your EPC assessor, this Energy Performance Certificate and Recommendations Report are available to view online at www.scottishepcregister.org.uk, with the facility to search for any single record by entering the property address. This gives everyone access to any current, valid EPC except where a property has a Green Deal Plan, in which case the report reference number (RRN) must first be provided. The energy performance data in these documents, together with other building information gathered during the assessment is held on the Scottish EPC Register and is available to authorised recipients, including organisations delivering energy efficiency and carbon reduction initiatives on behalf of the Scottish and UK governments. A range of data from all assessments undertaken in Scotland is also published periodically by the Scottish Government. Further information on these matters and on Energy Performance Certificates in general, can be found at www.gov.scot/epc.

# **Property Questionnaire**

Property Address	Flat 5, 1 Haig Lane
	Edinburgh
	EH6 5GA

Seller(s)	Mrs Aisling Mary Fisher
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Completion date of property questionnaire	23/12/2024
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1	Length of ownership How long have you owned the property? 4 years 9 months
2	Council tax Which Council Tax band is your property in?
3	Parking  What are the arrangements for parking at your property?  (Please tick all that apply)  Garage □  Allocated parking space □  Driveway □  Shared parking ☑  On street □  Resident permit □  Metered parking □  Other (please specify)  Unallocated residents parking
4	Conservation area Is your property in a designated Conservation Area (that is an area of special architectural or historical interest, the character or appearance of which it is desirable to preserve or enhance)? No
5	<b>Listed buildings</b> Is your property a Listed Building, or contained within one (that is a building recognised and approved as being of special architectural or historical interest)? No
<b>6</b> a.(i)	Alterations/additions/extensions  During your time in the property, have you carried out any structural alterations, additions or extensions (for example, provision of an extra bath/shower room, toilet, or bedroom)?  No  If you have answered yes, please describe below the changes which you have made:
(ii)	Did you obtain planning permission, building warrant, completion certificate and other consents for this work?
	If you have answered yes, the relevant documents will be needed by the purchaser and you should give them to your solicitor as soon as possible for checking.

b. Have you had replacement windows, doors, patio doors or double glazing installed in your property?

and your solicitor or estate agent will arrange to obtain them:

If you do not have the documents yourself, please note below who has these documents

No

- If you have answered yes, please answer the three questions below:
- (i) Were the replacements the same shape and type as the ones you replaced?
- (ii) Did this work involve any changes to the window or door openings?
- (iii) Please describe the changes made to the windows doors, or patio doors (with approximate dates when the work was completed):

Please give any guarantees which you received for this work to your solicitor or estate agent.

# 7 Central heating

a. Is there a central heating system in your property?

(Note: a partial central heating system is one which does not heat all the main rooms of the property — the main living room, the bedroom(s), the hall and the bathroom).

Yes

If you have answered yes or partial — what kind of central heating is there? (Examples: gas-fired, solid fuel, electric storage heating, gas warm air).

Gas

If you have answered yes, please answer the three questions below:

- (i) When was your central heating system or partial central heating system installed? Early 2020
- (ii) Do you have a maintenance contract for the central heating system?

If you have answered yes, please give details of the company with which you have a maintenance contract:

(iii) When was your maintenance agreement last renewed? (Please provide the month and year).

# 8 Energy Performance Certificate

Does your property have an Energy Performance Certificate which is less than 10 years old?

Yes

# 9 Issues that may have affected your property

a. Has there been any storm, flood, fire or other structural damage to your property while you have owned it?

No

If you have answered yes, is the damage the subject of any outstanding insurance claim?

b. Are you aware of the existence of asbestos in your property?

No

If you have answered yes, please give details:

# 10 Services

Please tick which services are connected to your property and give details of the supplier:

	Services	Connected	Supplier		
	Gas or liquid petroleum gas	$\checkmark$	Scottish Power		
	Water mains or private water supply	$\checkmark$	Edinburgh Council		
	Electricity		Scottish Power		
	Mains drainage				
	Telephone				
	Cable TV or satellite	$\checkmark$	ВТ		
	Broadband	$\overline{\checkmark}$	ВТ		
b.	Is there a septic tank system at your p	roperty?			
(i)	Do you have appropriate consents for	the discharg	e from your septic tank?		
(ii)	Do you have a maintenance contract f	or your septi	c tank?		
	If you have answered yes, please give maintenance contract:	e details of the	e company with which you have a		
11	Responsibilities for shared or	common a	ıreas		
a.	<del>-</del>	contribute to	the cost of anything used jointly, such as		
	If you have answered yes, please give	details:			
b.	Is there a responsibility to contribute to stairwell or other common areas? Yes	o repair and r	maintenance of the roof, common		
	If you have answered yes, please give	details:			
	Factor charge				
C.	have owned the property?	placement of	any part of the roof during the time you		
d.		-	hbours' property — for example to put s?		
	If you have answered yes, please give details:				
e.	As far as you are aware, do any of you property, for example to put out their r	=			
	If you have answered yes, please give	details:			

f. As far as you are aware, is there a public right of way across any part of your property? (public right of way is a way over which the public has a right to pass, whether or not the land is privately-owned.)

No

If you have answered yes, please give details:

# 12 Charges associated with your property

a. Is there a factor or property manager for your property?

Yes

Ross and Liddell approx £40 a month for cleaning, maintenance of grounds and building and health and safety checks

b. Is there a common buildings insurance policy?

Yes

If you have answered yes, is the cost of the insurance included in your monthly/annual factor's charges?

No

c. Please give details of any other charges you have to pay on a regular basis for the upkeep of common areas or repair works, for example to a residents' association, or maintenance or stair fund.

None

# 13 Specialist works

a. As far as you are aware, has treatment of dry rot, wet rot, damp or any other specialist work ever been carried out to your property?

No

If you have answered yes, please say what the repairs were for, whether you carried out the repairs (and when) or if they were done before you bought the property.

b. As far as you are aware, has any preventative work for dry rot, wet rot, or damp ever been carried out to your property?

No

If you have answered yes, please give details:

c. If you have answered yes to 13(a) or (b), do you have any guarantees relating to this work?

If you have answered yes, these guarantees will be needed by the purchaser and should be given to your solicitor as soon as possible for checking. If you do not have them yourself please write below who has these documents and your solicitor or estate agent will arrange for them to be obtained. You will also need to provide a description of the work carried out. This may be shown in the original estimate., these guarantees will be needed by the purchaser and should be given to your solicitor as soon as possible for checking. If you do not have them yourself and your solicitor or estate agent will arrange for them to be obtained. You will also need to provide a description of the work carried out. This may be shown in the original estimate.

Guarantees are held by:

# 14 Guarantees

- a. Are there any guarantees or warranties for any of the following:
- (i) Electrical work

No

(ii) Roofing

No

(iii) Central heating

No

(iv) National House Building Council (NHBC)

Yes

(v) Damp course

No

(vi) Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)

No

- b. <u>If you have answered 'yes'</u> or 'with title deeds', please give details of the work or installations to which the guarantee(s) relate(s):
- (i) Electrical work
- (ii) Roofing
- (iii) Central heating
- (iv) National House Building Council (NHBC)

Miller Homes

- (v) Damp course
- (vi) Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)
- c. Are there any outstanding claims under any of the guarantees listed above?

If you have answered yes, please give details:

# 15 Boundaries

So far as your are aware, has any boundary of your property been moved in the last 10 years?

No

If you have answered yes, please give details:

# 16 Notices that affect your property

In the past three years have you ever received a notice:

- a. advising that the owner of a neighbouring property has made a planning application?
- b. that affects your property in some other way?

No

c. that requires you to do any maintenance, repairs or improvements to your property?

If you have answered yes to any of a–c above, please give the notices to your solicitor or estate agent, including any notices which arrive at any time before the date of entry of the purchaser of your property.

FIRST SURVEYORS SCOTLAND
National Valuation & Property Consultancy Service

# MORTGAGE VALUATION REPORT



Property Address Date of Inspection	Flat 5, 1 Haig Lane, 18 <sup>th</sup> December 202	Edinburgh, EH6 5GA 4	Ref No 22853/LG/NKD
	House	Semi Detached	If Flat/Maisonette Purpose Built Converted Converted Story  Floor of subject property Story  No of floors in block 6  No of Flats in block 18  Lift in block Yes No Commercial in Block Yes No Story  Traditional X *Non-Traditional Converted No Story  *Non-Traditional Converted No. Story  **Non-Traditional Conv
<u>Tenure</u> Absolute Owner ∑	Leasehold	☐ Age 4 yea	ars approximately
Living Rooms 1  Gross Floor Area (e. Garage(s) / Outbuild	(specify number of room Bedrooms 2 ccluding garages & outbut lings No - greater than 40% Yes	oms) Kitchens 1 Bathr uildings) Interr	ooms 2 WCs 0 Other 0 (Specify in General Remarks)
ConstructionWallsBrickRoofTile		ncrete	med  Other (specify in General Remarks)  Other (specify in General Remarks)
subsidence, flooding	now signs of, or is the pr g, mining? in General Remarks		rea subject to landslip, heave, settlement,  Yes  No
the supply in General f Drainage Main	Remarks) s 🖂 Private 🗌 s 🖾 Private 🗆	None	Mains Private None Mains Private None Brief Description  Mains Gas fired central heating system
Mainly	ential Suburb	Residential within town/cit Commuter village Other	y Mixed residential/commercial Remote village (Specify in General Remarks)
Roads Made Adopte	•	Unmade road Unadopted	☐ Partly completed new road ☐ ☐ Pedestrian access only ☐
	en extended / converted ent in General Remarks		Yes □ No ⊠

FIRST SURVEYORS SCOTLAND National Valuation & Property Consultancy Service

# MORTGAGE VALUATION REPORT



# **General Remarks**

At the time of inspection, the subjects appeared in an order generally consistent with one of its age and type of construction. Ongoing maintenance and repairs should be anticipated for the internal and external fabric of the building.

There will be a factoring charge for the upkeep of the communal areas and lift system, and this should be confirmed prior to purchase.

The outstanding term of the NHBC Guarantee or equivalent should be lodged with the Title Deeds.

There is an undeveloped site located opposite the property and further investigation should be made.

Walls: The external walls appear to be of a modern steel frame construction with a masonry external leaf being pointed externally.

Roof: The roof is flat and presumably clad in a waterproof membrane or similar.				
Garden: The property appears to benefit from communal garden grounds surrounding the block.				
Parking: There are unallocated residents parking facilities.				
Essential Repairs				
None.				
Estimated cost of essential repairs £ Retention recommended Yes	No 🗌	Amount £		
Comment on Mortgageability				
The property forms suitable security for mortgage purposes subject to the specific le provider.	nding criteria d	of any given mortgage		
Valuations (Assuming Vacant Possession)				
Market value in present condition £265,000				
Market value on completion of essential repairs £				
Insurance Reinstatement value £190,000				
(to include the cost of total rebuilding, site clearance, professional fees, ancillary charges plus VAT)				
Is a Reinspection necessary?	Yes	No 🛛		

Signed	LANK LOD.			
Valuers Name and Qualifications	Lyndsay Gowans, MRICS			
Date of Inspection	18th December 2024	Date of Report	20 <sup>th</sup> December 2024	
Company Name	DHKK Ltd			
Address	54 Corstorphine Road			
	Edinburgh			
	EH12 6JQ	Tel No	0131 313 0444	